

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOHN STEWART
ROBIN STEWART
Debtor(s)

Case No. 11-24576GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/21/2011.
- 2) The plan was confirmed on 02/16/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/12/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/19/2016.
- 5) The case was completed on 09/06/2016.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$170,262.18.
- 10) Amount of unsecured claims discharged without payment: \$8,161.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$70,523.19
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$70,523.19

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,405.88
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,105.88

Attorney fees paid and disclosed by debtor: \$1,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHRO LIFESTYLE	Unsecured	465.00	465.63	465.63	131.59	0.00
BALDWIN-WHITEHALL SD (WHITEHALL)	Secured	NA	8,139.77	8,139.77	8,139.77	1,517.09
BERKHEIMER TAX ADMINISTRATOR	Priority	921.98	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Unsecured	671.61	NA	NA	0.00	0.00
BOROUGH OF WHITEHALL (MUN SV)	Secured	NA	498.85	122.76	122.76	83.55
BOROUGH OF WHITEHALL (MUN SV)	Secured	NA	148.74	17.33	17.33	0.00
CANDICA LLC	Unsecured	1,414.00	1,414.30	1,414.30	399.68	0.00
CBCS++	Unsecured	121.00	NA	NA	0.00	0.00
CBCS++	Unsecured	100.00	NA	NA	0.00	0.00
CBCS++	Unsecured	22.57	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	216.39	216.39	0.00
COMCAST++	Unsecured	406.93	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	286.00	286.72	286.72	81.03	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	159.89	159.89	159.89	49.40
CREDIT MANAGEMENT CO	Unsecured	297.20	NA	NA	0.00	0.00
CVS CORPORATION++	Unsecured	66.10	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	452.61	452.61	127.91	0.00
EDWARD G KALIMAN MD	Unsecured	79.53	NA	NA	0.00	0.00
ER SOLUTIONS	Unsecured	142.00	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTION	Unsecured	163.00	NA	NA	0.00	0.00
GINNYS	Unsecured	105.00	105.71	105.71	29.87	0.00
JEFFERSON REGIONAL MED CNTR	Unsecured	140.78	NA	NA	0.00	0.00
JEFFERSON REGIONAL MED CNTR	Unsecured	344.83	NA	NA	0.00	0.00
JORDAN TAX SERVICE INC**	Secured	1,239.82	NA	NA	0.00	0.00
JORDAN TAX SERVICE INC**	Secured	4,609.51	NA	NA	0.00	0.00
JORDAN TAX SERVICE INC**	Secured	120.79	NA	NA	0.00	0.00
LIFE HOME CARE++	Unsecured	391.68	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	389.00	389.09	389.09	109.96	0.00
NATIONSTAR MORTGAGE LLC*	Secured	0.00	12,525.31	12,525.31	12,525.31	0.00
NATIONSTAR MORTGAGE LLC*	Secured	84,674.45	85,312.18	0.00	39,767.42	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	121.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PALISADES ACQUISITION/PALISADES	Unsecured	NA	392.17	392.17	110.83	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	517.00	482.98	482.98	136.49	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,598.00	1,598.00	1,598.00	451.59	0.00
RJM ACQUISITIONS LLC*++	Unsecured	NA	765.72	0.00	0.00	0.00
SEVENTH AVENUE	Unsecured	704.00	704.71	704.71	199.15	0.00
SPRINT TOGETHER WITH NEXTEL**	Unsecured	NA	142.62	142.62	40.30	0.00
UNIVERSITY OF PGH PHYSICIAN	Unsecured	60.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN	Unsecured	40.00	NA	NA	0.00	0.00
UPMC(*)	Unsecured	377.24	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$39,767.42	\$0.00
Mortgage Arrearage	\$12,525.31	\$12,525.31	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$8,439.75	\$8,439.75	\$1,650.04
TOTAL SECURED:	\$20,965.06	\$60,732.48	\$1,650.04
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$216.39	\$216.39	\$0.00
TOTAL PRIORITY:	\$216.39	\$216.39	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,434.54	\$1,818.40	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,105.88</u>	
Disbursements to Creditors	<u>\$64,417.31</u>	
TOTAL DISBURSEMENTS :		<u>\$70,523.19</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.